

□ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

□ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

You should have received from the court a separate Notice of the Hearing on Confirmation of Plan, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the Notice. Your rights may be affected by this Plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included in the Notice without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this Plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this Plan includes motions to avoid or modify a lien, the lien avoidance or modification will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to present his or her case.

YOUR RIGHTS MAY BE AFFECTED

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE.

Dec. 7, 2018

Modified/No Notice Required

Motions included

Original

CHAPTER 13 PLAN AND MOTIONS

Debtors

18-22019JKS Sherwood

UNITED STATES BANKRUPTCY COURT
District of New Jersey

Last revised: September 1, 2018

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

NOTE: A modification under this section ALSO REQUIRES
the appropriate motion to be filed under Section 7 of the Plan.

1.). The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds the value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

d. Requests for valuation of security, Gram-down, Strip Off & Interest Rate Adjustments **NONE**

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan including Interest Calculation
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The following claims were either incurred within 90 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value.

c. Secured claims excluded from 11 U.S.C. 506: **NONE**

Creditor	Collateral or Type of Debt	Interest Rate	Amount to be Paid to Creditor (in Plan)	Regular Monthly Payment (Outside Plan)
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The Debtor will pay to the Trustee (as part of the Plan) all allowed claims for arrearages on monthly obligations and the Debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: **NONE**

Creditor	Collateral or Type of Debt	Interest Rate	Amount to be Paid to Creditor (in Plan)	Regular Monthly Payment (Outside Plan)
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The Debtor will pay to the Trustee (as part of the Plan) all allowed claims for arrearages on monthly obligations and the Debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

a. Curing Default and Maintaining Payments on Principal Residence: **NONE**

Part 4: Secured Claims

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C. 1322(a)(4):

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount: **None**

NOTE: All plans containing motions must be served on all potentially affected creditors, together with

Part 7: Motions NONE

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
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except the following, which are assumed:
All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected.

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

Part 6: Executory Contracts and Unexpired Leases NONE

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
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b. Separately classified unsecured claims shall be treated as follows:

Pro Rata distribution from any remaining funds

Not less than ___ percent

Not less than \$ ___ to be distributed pro rata

a. Not separately classified allowed non-priority unsecured claims shall be paid:

Part 5: Unsecured Claims NONE

Creditor	Collateral	Total Amount to be Paid through the Plan
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g. Secured Claims to be Paid in Full Through the Plan NONE

Creditor	The following secured claims are unaffected by the Plan:		
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f. Secured Claims Unaffected by the Plan NONE

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
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Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C. 1301 be terminated in all respects. The Debtor surrenders the following collateral:

e. Surrender NONE

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.	
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Creditor	Collateral	Total Scheduled Debt	Superior Lien	Collateral Rate	Total Annual Interest Be Paid
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d. Post-Petition Claims

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) Other Administrative Claims
- 3) General Unsecured Claims

c. Order of Distribution

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

b. Payment Notices

Upon Discharge

Upon Confirmation

a. Vesting of Property of the Estate

Part 8: Other Plan Provisions

Owner Loan Servicing, LLC	128 Raintree Lane Mahwah, NJ 07430	Bergen County
Creditor	Collateral	Scheduled Debt

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. NONE

Total Amount of Creditors' Liens to be Avoided	Total Collateral Value	Superior Liens	Collateral	Total Collateral Value	Value of Creditors' Liens	Collateral	Debt	Scheduled	Collateral	Creditor
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The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. NONE

Sum of All	Amount of Lien	Amount of Lien	Collateral	Value of	Type of Lien	Nature of	Collateral	Debt	Scheduled	Creditor
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The Debtor moves to avoid the following liens that impair exemptions:

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). NONE

Amount of All Liens to be Avoided	Amount of Lien Against the Property	Amount of Lien Against the Debtor	Value of Collateral	Amount of Collateral	Type of Lien	Nature of	Debt	Scheduled	Collateral	Creditor
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The Debtor moves to avoid the following liens that impair exemptions:

LB 3015-1. A Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation must be filed with the Clerk of Court when the plan and transmittal notice are served.

Local form, Notice of Chapter 13 Plan Transmittal, within the time and in the manner set forth in D.N.J.

<p>By signing and filing this document, the Debtor(s), if not represented by an attorney, or the attorney for the Debtor(s) certify that the Debtor(s), the attorney for the Debtor(s), if any, must sign this Plan.</p> <p>Chapter 13 Plan and Motions, other than any non-standard provisions included in Part 10, certify under penalty of perjury that the above is true.</p>	
<p>Date: December 7, 2018</p> <p>Paul W Pileken (Signature) Debtor</p> <p>Paul W Pileken (Signature) Dolores A Pileken Joint Debtor</p> <p>Dolores A Pileken (Signature) S/ Dolores A Pileken Joint Debtor</p> <p>Ronald L Levine (Signature) S/ Ronald L Levine Attorney for the Debtor(s)</p>	
<p>Date: December 7, 2018</p> <p>Paul W Pileken (Signature) Debtor</p> <p>Paul W Pileken (Signature) Dolores A Pileken Joint Debtor</p> <p>Ronald L Levine (Signature) S/ Ronald L Levine Attorney for the Debtor(s)</p>	
<p>Date: December 7, 2018</p> <p>Paul W Pileken (Signature) Debtor</p> <p>Paul W Pileken (Signature) Dolores A Pileken Joint Debtor</p> <p>Ronald L Levine (Signature) S/ Ronald L Levine Attorney for the Debtor(s)</p>	

Signatures

Any non-standard provisions placed elsewhere in this plan are ineffective.

Explain here:

BNON

Non-Standard Provisions Regarding Separate Signatures

□ No Yes **Do you and/or your family plan to purchase a home in the future?**

<p>If this Plan modifies a Plan previously filed in this case, complete the information below.</p> <p>Date of Plan being modified June 26, 2018</p>	<p>Explain below why the plan is being modified</p> <p>To address TGD by extending the date by which loan modification must be obtained.</p>	<p>Explain below how the plan is being modified</p> <p>To address TGD by extending the date by which loan modification must be obtained.</p>	<p>See 1(c)</p>
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The Standing Trustee [] is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Certificate of Notice Page 7 of 7
United States Bankruptcy Court
District of New Jersey

In re:
 Paul W Pieken
 Dolores A Pieken
 Debtors

Case No. 18-22019-JKS
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: pdf901

Page 1 of 1
 Total Noticed: 9

Date Rcvd: Jan 07, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 09, 2019.

db/jdb +Paul W Pieken, Dolores A Pieken, 128 Raintree Lane, Mahwah, NJ 07430-2060
 517589970 +Bayview Loan Servicing, LLC, POB 650091, Dallas, TX 75265-0091
 517589971 +Ocwen Loan Servicing, LLC, Attn: Stern & Eisenberg, PC, 1040 Kings Highway North, Cherry Hill, NJ 08034-1908
 517660197 +Sovereign Medical Group, 1121 Situs Court Ste 350, Raleigh NC 27606-4275

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 08 2019 00:14:04 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustprregion03.ne.ecf@usdoj.gov Jan 08 2019 00:14:01 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 517706470 E-mail/PDF: resurgentbknotifications@resurgent.com Jan 08 2019 00:11:48 Ashley Funding Services, LLC its successors and, assigns as assignee of Laboratory, Corporation of America Holdings, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 517718258 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Jan 08 2019 00:14:31 Bayview Loan Servicing, LLC, 4425 Ponce de Leon Blvd, 5th Floor, Coral Gables, FL 33146-1837
 517665476 E-mail/Text: JCAP_BNC_Notices@jcapi.com Jan 08 2019 00:14:18 Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617

TOTAL: 5

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 09, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 7, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor BAYVIEW LOAN SERVICING, LLC, A DELAWARE LIMITED LIABILITY COMPANY dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
 Marie-Ann Greenberg magecf@magtrustee.com
 Rebecca Ann Solarz on behalf of Creditor BAYVIEW LOAN SERVICING, LLC, A DELAWARE LIMITED LIABILITY COMPANY rsolarz@kmllawgroup.com
 Ronald I. Levine on behalf of Joint Debtor Dolores A Pieken ronlevinelawfirm@gmail.com, irr72645@notify.bestcase.com
 Ronald I. Levine on behalf of Debtor Paul W Pieken ronlevinelawfirm@gmail.com, irr72645@notify.bestcase.com
 U.S. Trustee USTPRregion03.NE.ECF@usdoj.gov

TOTAL: 6